

**Information to identify the case:**

|   |                                  |  |
|---|----------------------------------|--|
| Debtor 1  | Ricardo Loza Jr                  | Social Security number or ITIN xxx-xx-9295 |
|   | First Name Middle Name Last Name | EIN -----                                  |
| Debtor 2<br>(Spouse, if filing)                           | First Name Middle Name Last Name | Social Security number or ITIN -----       |
|   |                                  | EIN -----                                  |
| United States Bankruptcy Court Northern District of Texas |                                  |  |
| Case number: 23-40845-mxm7                                |                                  |  |

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Ricardo Loza Jr

7/7/23

**By the court:** Mark X. Mullin  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**  
This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Ricardo Loza, Jr  
Debtor

Case No. 23-40845-mxm  
Chapter 7

District/off: 0539-4  
Date Rcvd: Jul 10, 2023

User: admin  
Form ID: 318

Page 1 of 3  
Total Noticed: 41

The following symbols are used throughout this certificate:

**Symbol** **Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ^ Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
- ## Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 12, 2023:**

| <b>Recip ID</b> | <b>Recipient Name and Address</b>   |
|-----------------|---|
| db              | + Ricardo Loza, Jr, 606 Chaffee Dr., Arlington, TX 76006, US 76006-2010   |
| cr              | + Beacon Sales Acquisition, Inc., Matthews Shiels Knott, c/o Robert L. Eden, 8131 LBJ Freeway, Suite 700, Dallas, TX 75251-1352 |
| 20088802        | + Brackett & Ellis, 100 Main St., Fort Worth, TX 76102-3008   |
| 20088809        | + Comenity Bank (Floor and Decor), PO Box 650964, Dallas, TX 75265-0964   |
| 20088811        | + Ford Motor Credit, 542000, PO Box, Omaha, NE 68154  |
| 20088816        | + Jody Purvis Loza, 835 East Lamar Boulevard, 125, Arlington, TX 76011-3504   |
| 20088818        | + LGBS, 100 Throckmorton St # 300, Fort Worth, TX 76102-2833  |
| 20088835        | + Wendy Burgess-Tax Assessor, 100 E. Weatherford Street, Fort Worth, TX 76196-0206  |

TOTAL: 8

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| <b>Recip ID</b> | <b>Notice Type: Email Address</b>        | <b>Date/Time</b>     | <b>Recipient Name and Address</b>   |
|-----------------|--|----------------------|---|
| cr              | + EDI: AISACG.COM                        | Jul 11 2023 01:44:00 | National Auto Finance Company, c/o AIS Portfolio S, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901                          |
| cr              | + Email/Text: dallas.bankruptcy@LGBS.com | Jul 10 2023 22:00:00 | Tarrant County, Linebarger Goggan Blair & Sampson, LLP, c/o Sherrel K. Knighton, 2777 N. Stemmons Frwy, Suite 1000, Dallas, TX 75207-2328 |
| 20088799        | + Email/PDF: bncnotices@becket-lee.com   | Jul 10 2023 22:10:08 | America Express, PO Box 6031, Carol Stream, IL 60197-6031   |
| 20143590        | Email/PDF: bncnotices@becket-lee.com     | Jul 10 2023 22:09:47 | American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701  |
| 20088800        | ^ MEBN                                   | Jul 10 2023 21:54:41 | Attorney General, Main Justice Bldg, Room 5111, 10th & Constitution Ave., N.W., Washington, DC 20530-0001                                 |
| 20088801        | + EDI: TSY82                             | Jul 11 2023 01:44:00 | Barclays, PO Box 60517, City of Industry, CA 91716-0517   |
| 20088804        | + EDI: CAPITALONE.COM                    | Jul 11 2023 01:44:00 | Capital One, 1680 Capital One Dr, Mclean, VA 22102-3407   |
| 20088805        | + EDI: CAPITALONE.COM                    | Jul 11 2023 01:44:00 | Capital One, PO BOX 60519, City Of Industry, CA 91716-0519  |
| 20088803        | + EDI: CAPITALONE.COM                    | Jul 11 2023 01:44:00 | Capital One, PO Box 105474, Atlanta, GA 30348-5474  |
| 20088807        | + EDI: CITICORP.COM                      | Jul 11 2023 01:44:00 | Citibank (Best Buy), PO Box 790441, St Louis, MO 63179-0441   |
| 20088808        | + EDI: CITICORP.COM                      | Jul 11 2023 01:44:00 |   |

District/off: 0539-4

User: admin

Page 2 of 3

Date Rcvd: Jul 10, 2023

Form ID: 318

Total Noticed: 41

|          |   |                      |  |
|----------|---|----------------------|--|
| 20088810 | + Email/Text: Mercury@ebn.phinsolutions.com                 | Jul 11 2023 01:44:00 | Citibank (Home Depot), PO Box 9001010, Louisville, TX 40290-1010   |
| 20088812 | + Email/Text: bankruptcyaalerts@forwardfinancing.com        | Jul 10 2023 21:59:00 | First Bank and Trust (Mercury Card), PO Box 84064, Columbus, GA 31908-4064   |
| 20088813 | + Email/Text: GSBankElectronicBankruptcyNotice@g.com        | Jul 10 2023 21:59:00 | Forward Finance, 20, 53 State St, Boston, MA 02109-3204  |
| 20088814 | + Email/Text: GSBankElectronicBankruptcyNotice@g.com        | Jul 10 2023 22:00:00 | Goldman Sachs, PO Box 7247, Philadelphia, PA 19170-0001  |
| 20088815 | + EDI: IRS.COM  | Jul 11 2023 01:44:00 | IRS, Special Procedures-Insolvency, PO Box 7346, Philadelphia, PA 19101-7346   |
| 20088819 | + Email/Text: dallas.bankruptcy@LGBS.com                    | Jul 10 2023 22:00:00 | LGBS-Dallas, 2777 N Stemmons Fwy Suite 1000, Dallas, TX 75207-2328   |
| 20088821 | + Email/Text: Mercury@ebn.phinsolutions.com                 | Jul 10 2023 21:59:00 | Mercury Card, PO Box 70168, Philadelphia, PA 19176-0168  |
| 20091749 | + EDI: AISACG.COM   | Jul 11 2023 01:44:00 | National Auto Finance Company, AIS Portfolio Services, LLC, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901 |
| 20088820 | Email/Text: Bankruptcy@swiftcapital.com                     | Jul 10 2023 22:00:00 | LoanBuilder/PayPal, 3505 Silverside Road, Wilmington, DE 19810   |
| 20088822 | + EDI: RMSC.COM   | Jul 11 2023 01:44:00 | PayPal, PO Box 960006, Orlando, FL 32896-0006  |
| 20088823 | + Email/PDF: ebnotices@pnmac.com                            | Jul 10 2023 22:09:42 | Penny Mac, Suite 200, 3043 Townsgate Rd, Westlake Village, CA 91361-3027   |
| 20088824 | + Email/Text: emccain@pbfc.com                              | Jul 10 2023 22:00:00 | Perdue Brandon Fielder Collins and Mott LLP, 500 E. Border #640, Arlington, TX 76010-7457                                |
| 20088825 | + Email/PDF: SoFiBKNotifications@resurgent.com              | Jul 10 2023 21:59:30 | Sofi Bank, 300, 2750 E Cottonwood Parkway, Cottonwood Heights, UT 84121-7285   |
| 20088827 | + EDI: RMSC.COM   | Jul 11 2023 01:44:00 | Synchrony Bank (Ashleys), PO Box 960061, Orlando, FL 32896-0061  |
| 20088828 | + EDI: RMSC.COM   | Jul 11 2023 01:44:00 | Synchrony Bank (Discount Tire), PO Box 960061, Orlando, FL 32896-0061  |
| 20088826 | Email/Text: pacer@cpa.state.tx.us                           | Jul 10 2023 22:01:00 | State Comptroller, Revenue Accounting Division, PO Box 13528, Austin, TX 78711   |
| 20088829 | + Email/Text: TAX-CTS-Southwestern.BankruptcyMail@usdoj.gov | Jul 10 2023 22:00:00 | Tax Division-US Department of Justice, 717 N. Harwood, Ste. 400, Dallas, TX 75201-6598                                   |
| 20088830 | + Email/Text: bankruptcyclerk@tabc.texas.gov                | Jul 10 2023 22:01:00 | Texas Alcoholic Bev. Comm., Licenses and Permits Division, PO Box 13127, Austin, TX 78711-3127                           |
| 20088831 | + Email/Text: bcd@oag.texas.gov                             | Jul 10 2023 22:00:00 | Texas Attorney General, BK-Collections Division, PO Box 12548, Austin, TX 78711-2548                                     |
| 20088832 | + Email/Text: collections.pacer@twc.texas.gov               | Jul 10 2023 22:01:00 | Texas Workforce Comm., TEC Building-Bankruptcy, 101 E. 15th Street, Austin, TX 78778-0001                                |
| 20088833 | Email/Text: brooke.lewis@usdoj.gov                          | Jul 10 2023 22:01:00 | U.S. Attorney-North, 3rd. Floor, 1100 Commerce St., Dallas, TX 75242   |
| 20088834 | + Email/Text: ustpregion06.da.ecf@usdoj.gov                 | Jul 10 2023 22:00:00 | U.S. Trustee, 1100 Commerce St., Rm 976, Dallas, TX 75242-0996   |

TOTAL: 33

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

| Recip ID | Bypass Reason | Name and Address  |
|----------|---------------|---|
| 20088798 |               | Beacon Sales Acquisition Inc., Robert Eden  |
| cr       | *             | American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern, PA 19355-0701 |
| 20088806 | *+            | Capital One, PO Box 60519, City of INdusty, CA 91716-0519                                   |
| 20088817 | ##+           | Kalmata Capital Group, 1210, 80 Broad Street, New York, NY 10004-2800                       |

TOTAL: 1 Undeliverable, 2 Duplicate, 1 Out of date forwarding address

## NOTICE CERTIFICATION

**I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jul 12, 2023

Signature: /s/Gustava Winters

---

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 7, 2023 at the address(es) listed below:

| Name                  | Email Address  |
|-----------------------|--|
| Jennifer Laufgas      | on behalf of Creditor PennyMac Loan Services LLC ecftxnb@aldridgeppte.com, jlaufgas@ecf.courtdrive.com;Jlaufgas@aldridgeppte.com   |
| John Dee Spicer       | trusteedocs@chfirm.com jds@trustesolutions.net   |
| Robert Lee Eden       | on behalf of Creditor Beacon Sales Acquisition Inc. reden@mssattorneys.com   |
| Sherrel K. Knighton   | on behalf of Creditor Tarrant County Sherrel.Knighton@lgbs.com Dora.Casiano-Perez@lgbs.com;Sean.French@lgbs.com;Michael.Alvis@lgbs.com;Alexis.Hall@lgbs.com;Dallas.Bankruptcy@lgbs.com |
| Stephen Wilcox        | on behalf of Creditor Ford Motor Credit Company LLC kraudry@wilcoxlaw.net swilcoxndtx@wilcoxlaw.net;krw77@sbcglobal.net;kraudry@ecf.inforuptcy.com                                     |
| United States Trustee | ustpregion06.da.ecf@usdoj.gov  |
| Warren V. Norred      | on behalf of Debtor Ricardo Loza Jr warren@norredlaw.com, anorred@norredlaw.com;angela@norredlaw.com;clayton@norredlaw.com;norredbk@gmail.com;norredlawpllc@jubileebk.net              |

TOTAL: 7